

Atty. Docket No.: CSHE.P001

Patent

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IN THE CLAIMS

Amend the claims as indicated below.

- 1 Claims 1-58 Previously canceled.
- 1 59. (Currently amended) A method comprising:
- 2 a processor-based financial management system identifying a first account
- 3 balance associated with a first account, wherein the first account is associated with a
- 4 first financial-institution, and wherein the financial management system is coupled via
- 5 a network to the first financial institution;
- 6 the financial management system further identifying a second account balance
- 7 associated with a second account, wherein the second account is associated with a
- 8 second financial institution, the second financial institution being independent of the
- 9 first financial institution, and wherein the financial management system is coupled to
- 10 the second financial institution via the network~~obtains account information from the~~
- 11 ~~first and second accounts based on information provided by an account holder without~~
- 12 ~~permission of the first or second financial institution and without any pre-arranged data~~
- 13 ~~exchange agreement with the first or second financial institution;~~
- 14 obtaining account information from the first and second accounts using access
- 15 information provided by an account holder, comprising accessing each of the first and
- 16 second financial institutions separately via the network;
- 17 the financial management system comparing the first account balance to a
- 18 particular value;
- 19 if the first account balance exceeds the particular value, the financial
- 20 management system recommending a transfer of funds from the first account to the
- 21 second account associated with the second financial institution, wherein the first
- 22 account and the second account have a common account holder, and wherein the
- 23 recommendation to transfer funds identifies an amount to be transferred equal to the
- 24 value by which the first account balance exceeds the particular value; and

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25 if the first account balance is below the particular value, the financial  
26 management system recommending a transfer of funds from the second account to the  
27 first account.

1 60. (Currently amended) A method as recited in claim 59 wherein  
2 obtaining account information and comparing the first account balance to a particular  
3 value is performed at periodic intervals.

1 61. (Previously Presented) A method as recited in claim 59 wherein  
2 comparing the first account balance to a particular value includes applying at least one  
3 rule associated with the first account.

1 62. (Previously Presented) A method as recited in claim 59 wherein the  
2 first account is a checking account and the second account is a savings account.

1 63. (Previously Presented) A method as recited in claim 59 wherein the  
2 second account pays a higher interest rate than the first account.

1 64. (Currently amended) A method as recited in claim 59 wherein further  
2 comprising if the first account balance is below the particular value, the financial  
3 management system recommending a transfer of funds from the second account to the  
4 first account in an amount equal to the value by which the first account balance is  
5 below the particular value.

1 65. (Currently amended) A method as recited in claim 59 further  
2 comprising offering to the account holder to perform the recommended transfer of  
3 funds from the first account to the second account.

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1           66.   (Previously Presented) A method as recited in claim 65 further  
2   comprising executing the transfer of funds from the first account to the second account  
3   if the account holder accepts the offer to perform the recommended transfer of funds.

1           67.   (Previously Presented) A method as recited in claim 59 wherein  
2   recommending a transfer of funds from the first account to the second account includes  
3   automatically transferring funds from the first account to the second account.

1           Claims 68-70 Previously canceled.

1           Claim 71 Canceled.

1           Claims 72-77 Previously canceled.

1           78.   (Previously Presented) A method as recited in claim 59 wherein the  
2   first account is a checking account and the second account is an investment account.

1           79.   (Previously Presented) A method as recited in claim 59 wherein the  
2   second account offers a better return than the first account.

1           80.   (Previously Presented) A method as recited in claim 59 wherein the  
2   particular value is a minimum balance associated with the first account.

1           81.   (Previously Presented) A method as recited in claim 59 wherein the  
2   particular value is a minimum required balance based on historical data.

1           82.   (Previously Presented) A method as recited in claim 59 further  
2   comprising permitting the account holder to change the amount to be transferred from  
3   the first account to the second account.

Atty. Docket No.: ORTV.P003C

Patent

1           83.     (New) A computer-readable medium having stored thereon a computer  
2 program that is executable by a processor to perform a financial management method  
3 comprising:

4           a processor-based financial management system identifying a first account  
5 balance associated with a first account, wherein the first account is associated with a  
6 first financial-institution, and wherein the financial management system is coupled via  
7 a network to the first financial institution;

8           the financial management system further identifying a second account balance  
9 associated with a second account, wherein the second account is associated with a  
10 second financial institution, the second financial institution being independent of the  
11 first financial institution, and wherein the financial management system is coupled to  
12 the second financial institution via the network;

13           obtaining account information from the first and second accounts using access  
14 information provided by an account holder, comprising accessing each of the first and  
15 second financial institutions separately via the network;

16           the financial management system comparing the first account balance to a  
17 particular value;

18           if the first account balance exceeds the particular value, the financial  
19 management system recommending a transfer of funds from the first account to the  
20 second account associated with the second financial institution, wherein the first  
21 account and the second account have a common account holder, and wherein the  
22 recommendation to transfer funds identifies an amount to be transferred equal to the  
23 value by which the first account balance exceeds the particular value; and

24           if the first account balance is below the particular value, the financial  
25 management system recommending a transfer of funds from the second account to the  
26 first account.